IN THE CLAIMS

Claims 1-23 are pending in the application as presented below.

1. (Currently Amended) A method for cash payment for goods or services in a mobile commerce system, comprising:

establishing a distributor's account[:] in a mobile commerce system wherein said mobile commerce system includes a supplier's account;

paying value for said goods or services from a said customer to said distributor;

communicating a request for said goods or services from said distributor to a supplier using a communication device in said mobile commerce system;

authenticating said distributor by said mobile commerce system;

verifying said distributor's funds by said mobile commerce system;

transferring value for said goods or services from said distributor's account to said supplier's account; and[:]

transferring access to said goods or services to said customer.

2. (Original) The method according to claim 1 further comprising communicating an order acknowledgement from said supplier to said distributor.

3. (Original) The method according to claim 1 further comprising communicating a transaction completed message from said distributor to said customer.

4. (Original) The method according to claim 1 wherein said access comprises a token provided to said customer which can be provided from said customer to said supplier to allow said customers direct access to said services.

5. (Original) The method according to claim 1 wherein said access comprises a code provided to said customer which can be provided from said customer to supplier to allow said customers direct access to said services.

2

6. (Original) The method according to claim 1 wherein said access comprises direct activation of said services by said supplier.

7. (Original) The method according to claim 1 wherein said communication device comprises a mobile communication device.

8. (Original) The method according to claim 1 wherein said communication device is a mobile phone.

9. (Original) The method according to claim 1 wherein said goods or services comprise airtime in a mobile telephone network.

10. (Original) The method according to claim 9 wherein said mobile telephone network includes said mobile commerce system.

11. (Original) The method according to claim 1 wherein said goods or services comprise a utility service.

12. (Original) The method according to claim 1 wherein service comprises delivery of electricity.

13. (Original) The method according to claim 1 wherein said distributor includes a network of sub-distributors and wherein value is transferred from said distributor's account to said supplier's account via said network of sub-distributors.

14. (Original) The method according to claim 13 wherein said network of sub-distributors is hierarchical.

15. (Original) The method according to claim 1 further comprising providing commission value to said distributor.

16. (Original) The method according to claim 15 wherein said commission value comprises a bulk discount for distributed services in relation to an amount deposited in said distributor's account.

17. (Original) The method according to claim 15 wherein said commission value comprises a payment calculated in relation to the value of sales made by said distributor.

18. (Currently Amended) A mobile commerce system ~~network~~ comprising:

a mobile communication network;

a supplier having mobile communication capability over said mobile communication network;

a supplier's account addressable over said mobile communication network;

at least one distributor having mobile communication capability over said mobile communication network;

a distributor's account addressable over said mobile communication network;

~~wherein said supplier authenticates~~ means for authenticating said distributor by said supplier over said mobile communication network;

means for verifying~~, verifies~~ funds in said distributor's account by said supplier over said mobile communication network; ~~[.]~~ and

means for transferring ~~transfers~~ value from said supplier to a customer in response to a request received by said supplier from said distributor over said mobile communication network.

19. (Currently Amended) The mobile commerce system ~~network~~ according to claim 18 wherein said at least one distributor comprises a hierarchical network of distributors.

20. (Currently Amended) A computer readable medium executable by a computer to perform cash based purchasing on ~~platform for creation of~~ a mobile commerce network comprising:

a mobile payments platform including a mobile stored value module; and

a service delivery platform configured for integration with said mobile payments platform.

21. (Currently Amended) The ~~computer readable medium~~ cash based purchasing platform according to claim 20 wherein:

said mobile payments platform facilitates communication of electronic payment instructions between a distributor and supplier over said mobile commerce network; and

wherein said service delivery platform facilitates activation of services for a customer over said mobile commerce network.

22. (Currently Amended) The computer readable medium ~~cash based purchasing~~ ~~platform~~ according to claim 20 wherein said mobile stored value module facilitates communication with a ~~established of a low cost~~ network of distributors having deposit accounts for transfer of funds to a supplier in exchange for activation of services for a customer when a customer makes cash payments to a distributor.

23. (Currently Amended) The computer readable medium ~~cash based purchasing~~ ~~platform~~ according to claim 20 wherein said mobile payments platform and service delivery platform are implemented ~~capable of use~~ with at least one of a plurality of different communication channel protocols.

5